

EXHIBIT 2

A2-3-05, Fees for Certain Servicing Activities (11/08/2017)

Introduction

This topic contains the following:

- [Prohibited Fees for Servicing](#)
- [Allowable Fees for Servicing](#)
- [Additional Fee Assessment Guidelines](#)

Prohibited Fees for Servicing

The servicer is not authorized to charge the borrower fees relating to the following activities:

- handling borrower disputes;
- facilitating routine borrower collections;
- arranging repayment or forbearance plans;
- sending borrowers notices (sometimes called “demand” or “breach” letters) relating to nonpayment of principal, interest, taxes, or insurance in advance of a formal acceleration notice that matures the mortgage loan principal balance and begins the foreclosure process; and
- updating the servicer’s records to “reinstate” a mortgage loan that has been brought current.

Allowable Fees for Servicing

The servicing fee generally is not intended to encompass certain additional work that the servicer performs at the borrower’s request or on the borrower’s behalf, including but not limited to:

- a change in ownership of the security property,
- replacement of insurance policies,
- a release or partial release of security,
- providing expedited service via fax,
- providing more than one payoff statement in a short period of time (or even a single payoff statement if applicable law expressly permits a borrower fee),
- providing duplicate copies of mortgage loan documents,
- accepting a “phone pay” payment, and
- consummating the assumption of a mortgage loan.

Additional Fee Assessment Guidelines